

October 15 2005

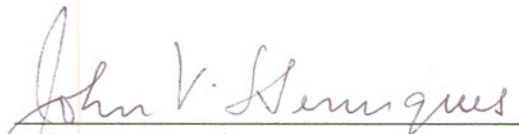
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11380 SW 78 Circle
Ocala, FL 34476

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corporation
25 S. Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

I wish to express my opposition to Wal-Mart being given a banking charter. In my opinion, Wal-Mart would simply swallow up our local banks where people are courteous and helpful not only to customers but also to our city. We would like to keep our money and our wonderful banking personnel here in Ocala.

Sincerely yours,


John V. Henriques